



# Annual General Meeting

28 March 2022



# Agenda

- ▶ **Regional and Global Operating Environment**
- ▶ **Financial Performance & Operational Segments**
- ▶ **Corporate and Strategic Achievements**
- ▶ **Awards and Certifications**
- ▶ **Our People**
- ▶ **Corporate Social Responsibility**



# Regional and Global Operating Environment



## Regional Operating Environment (GCC including Bahrain)

- Prices of commodities including oil has increased significantly.
- Public debts have grown but remain under manageable levels.
- An economic growth ranges between 1-3% during the year 2021.
- Governments are adopting fiscal balance and reform programs.
- Inflation is on the rise so interest rates are expected to raise.

## Global Operating Environment

- Global economy recovered in 2021 from previous lows and the global growth averaged at 5.9% during the year 2021:
  - US 5.0%
  - UK 7.2%
  - EU 5.2%
  - China 8.1%
- Inflation is on the rise so central banks are expected to raise rates in 2022.
- Less accommodative monetary policies will lead to tighter global conditions.

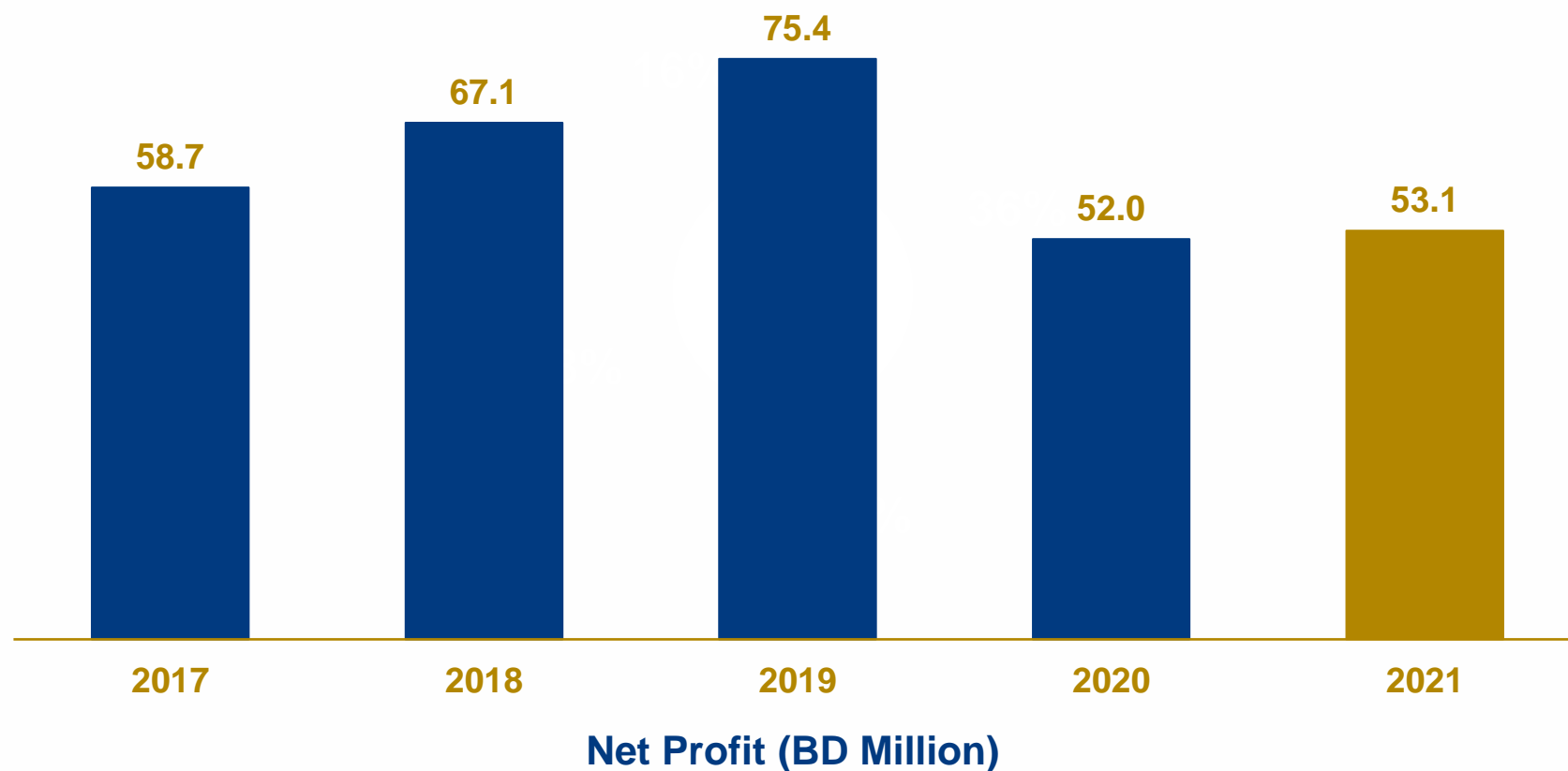


# Financial Performance and Operational Segments



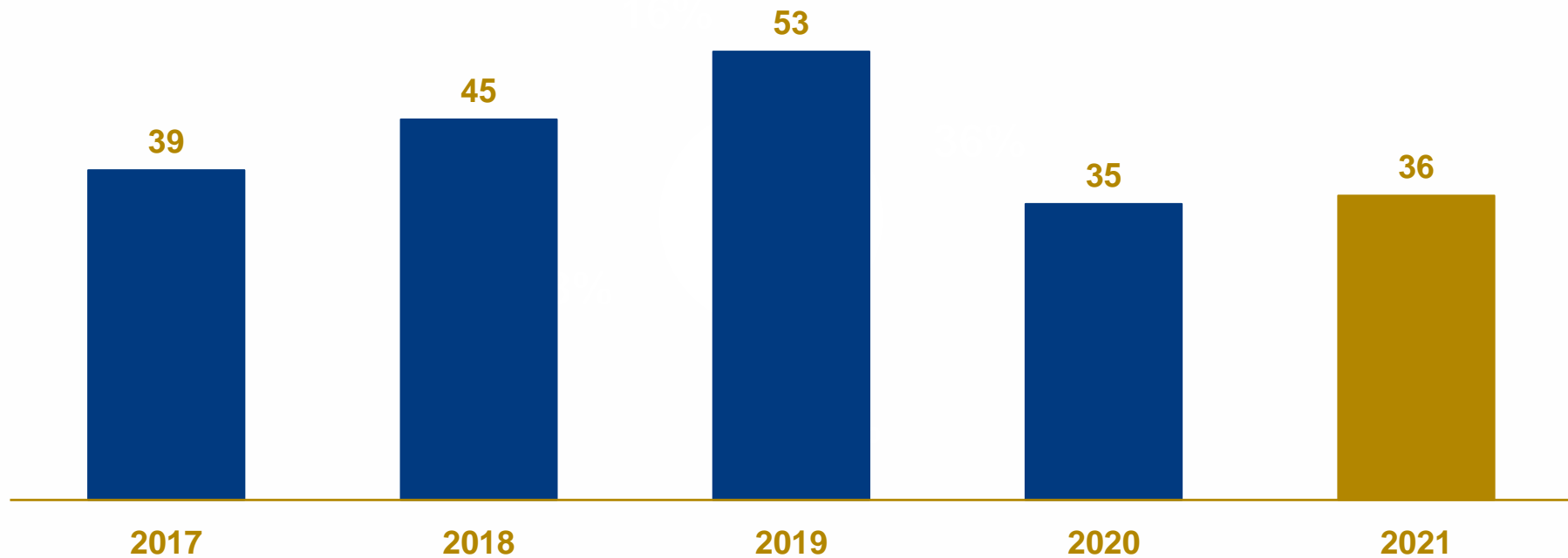
## Financial Performance

**The Group achieved a net profit attributable to the owners of the Bank of BD 53.1 million during 2021, an increase of 2.1% compared to 2020.**



# Financial Performance

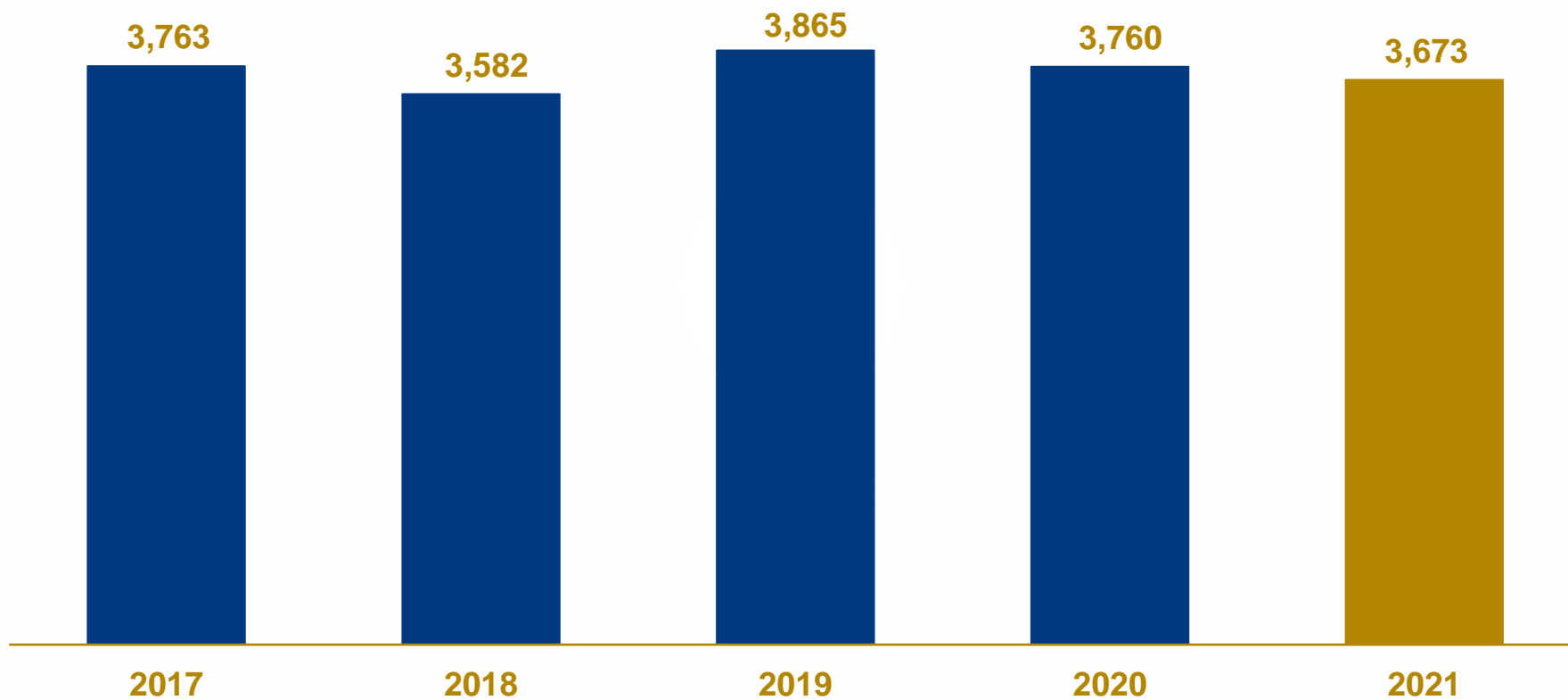
## Diluted Earning Per Share (Fils)





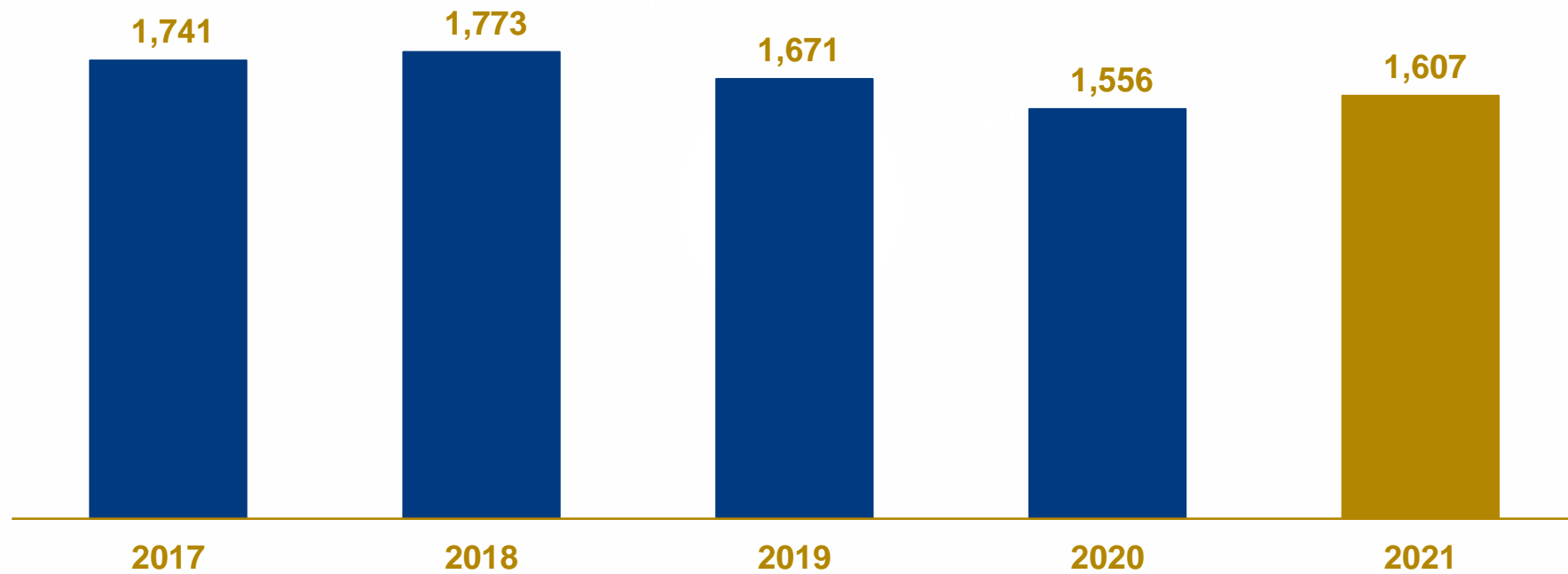
# Financial Performance

## Total Assets (BD Millions)



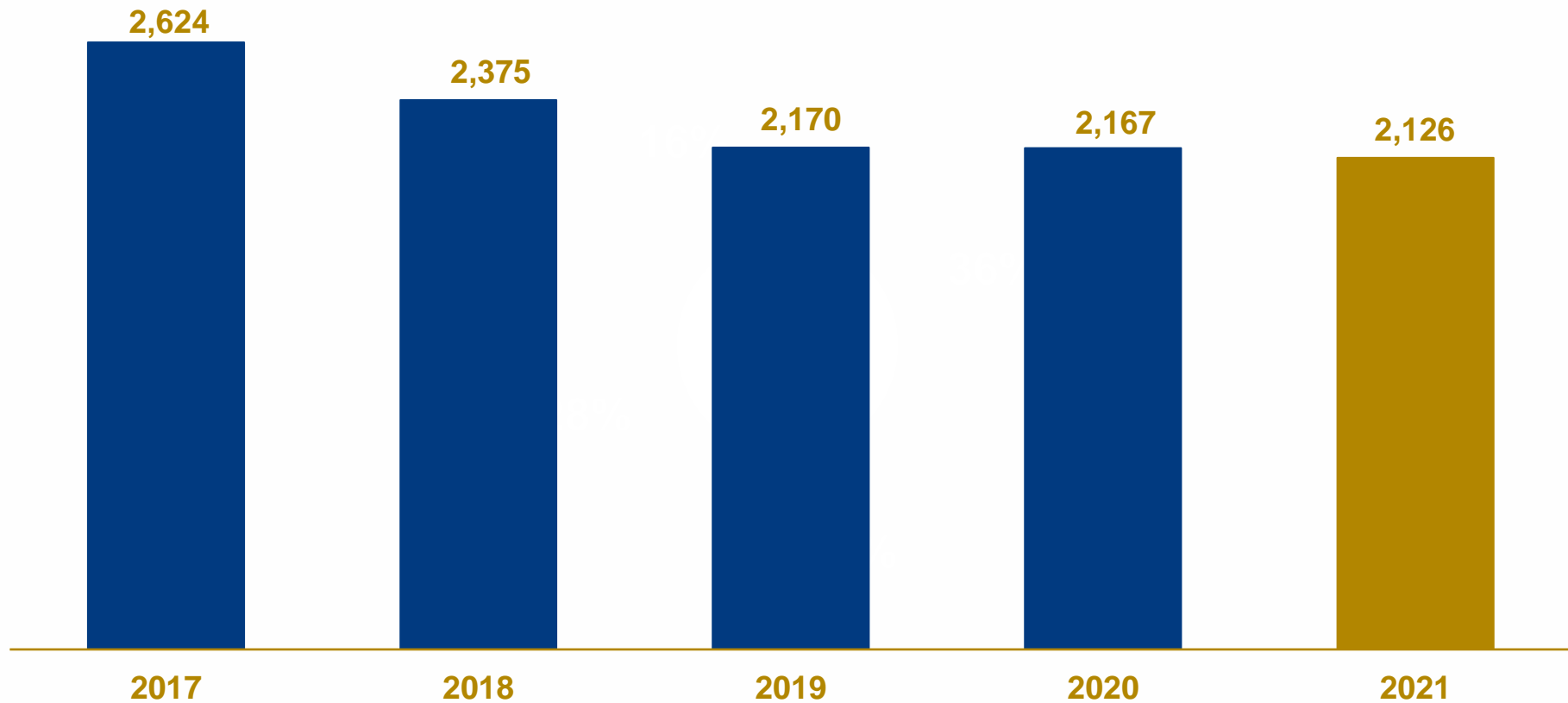
# Financial Performance

## Loans and Advances (BD Millions)



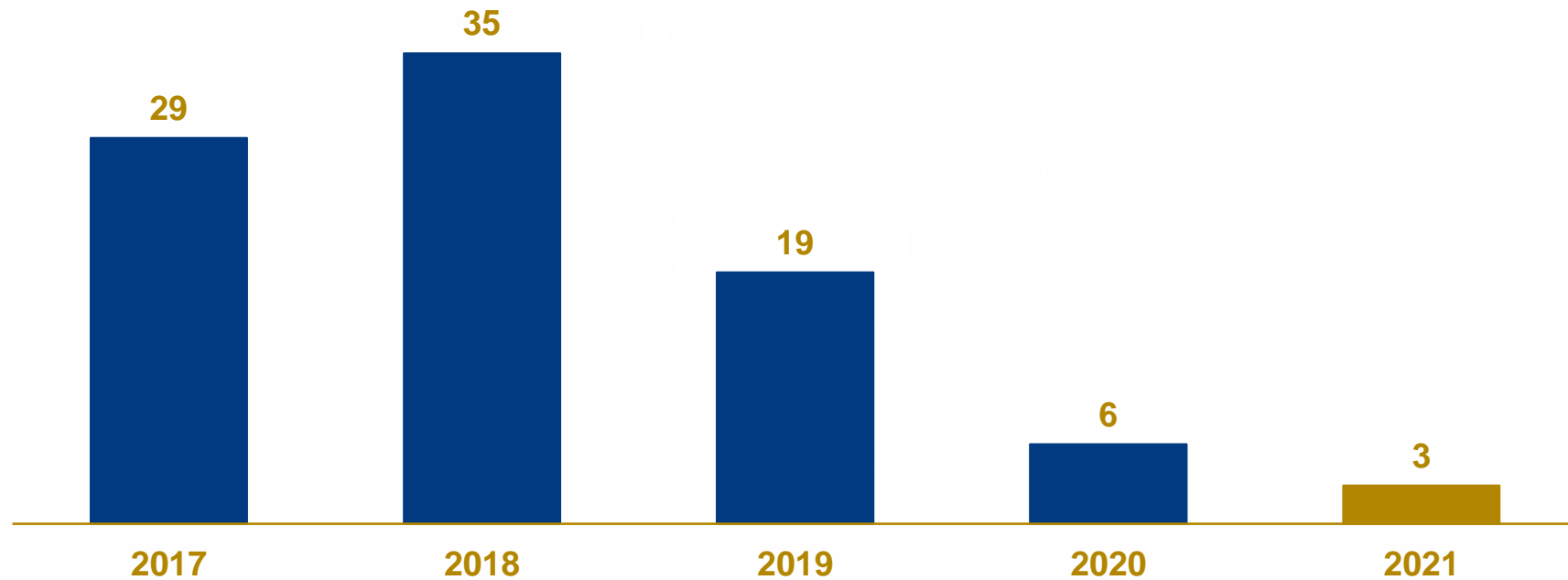
# Financial Performance

## Customer Deposits (BD Millions)

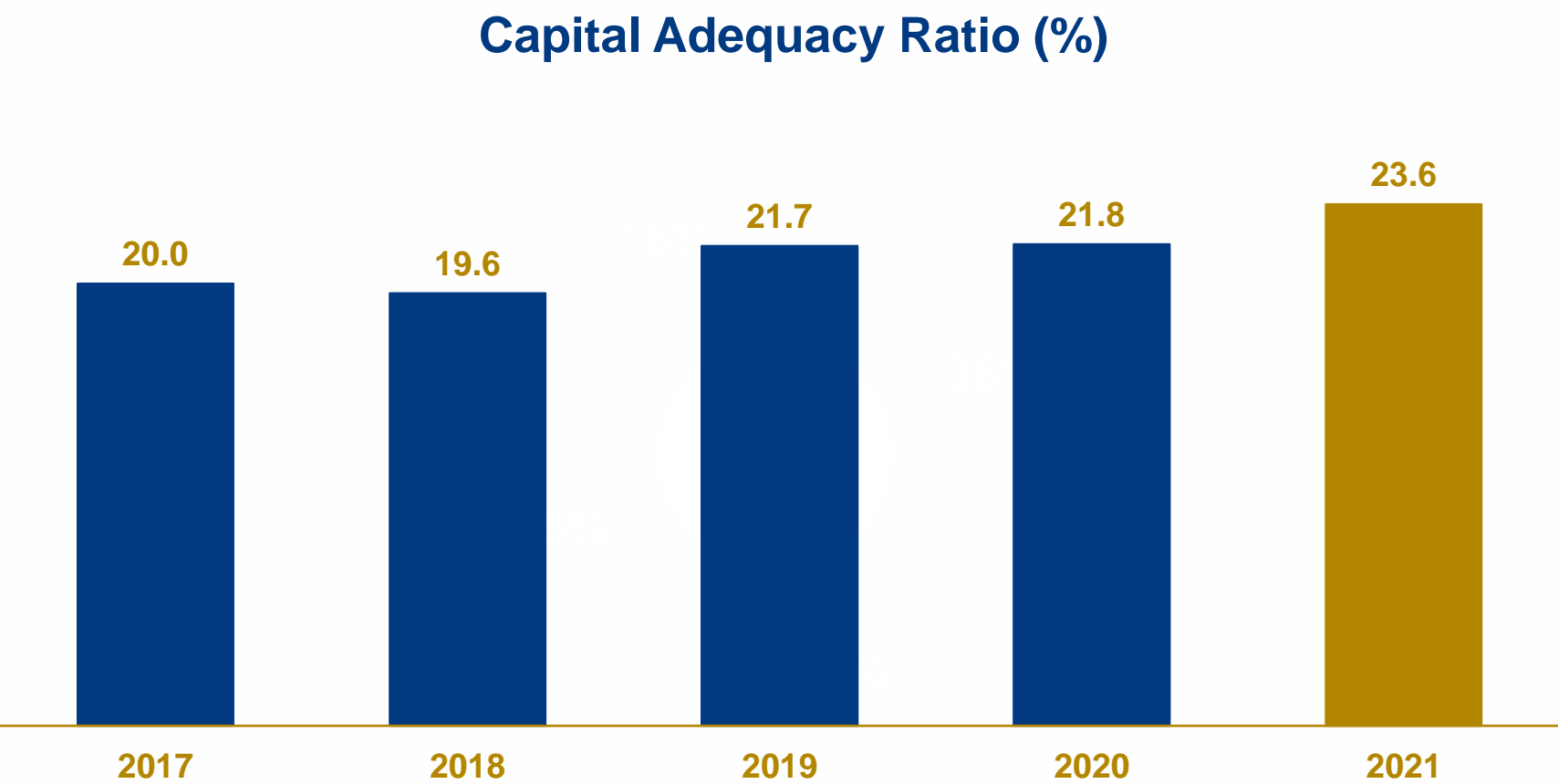


# Financial Performance

## Net Provisions (BD Millions)

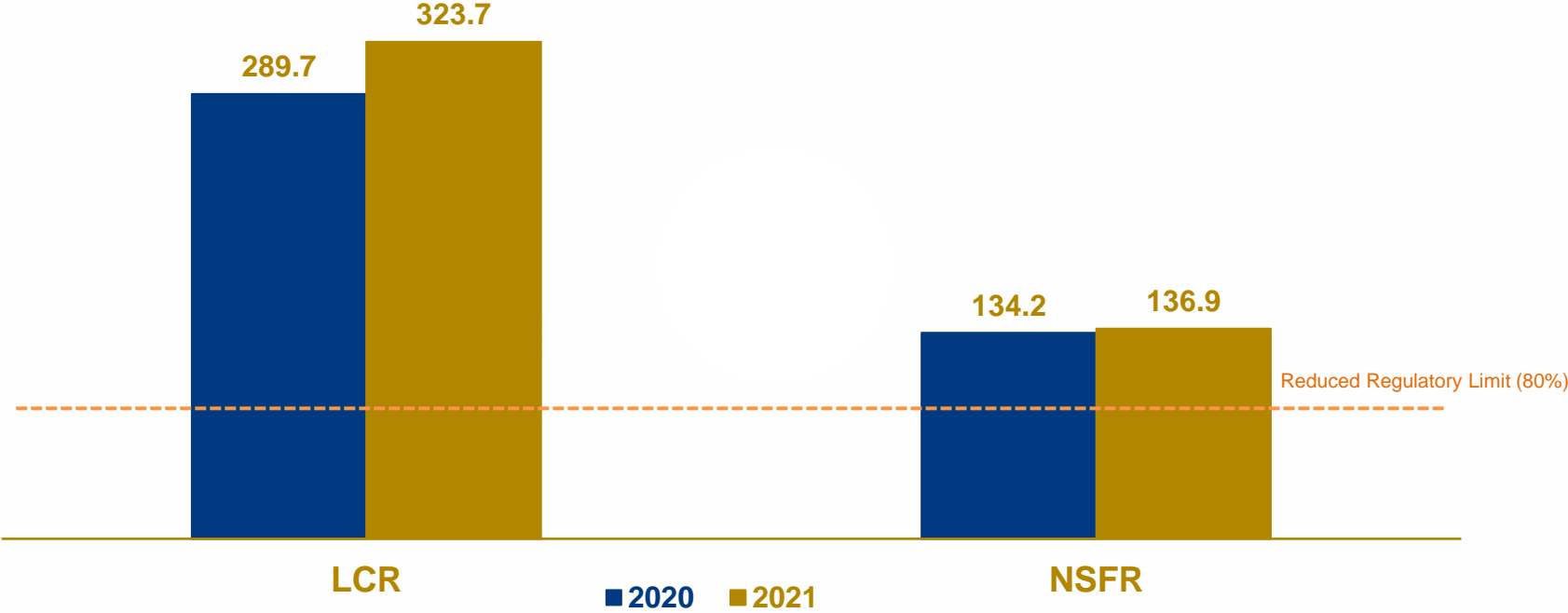


# Financial Performance



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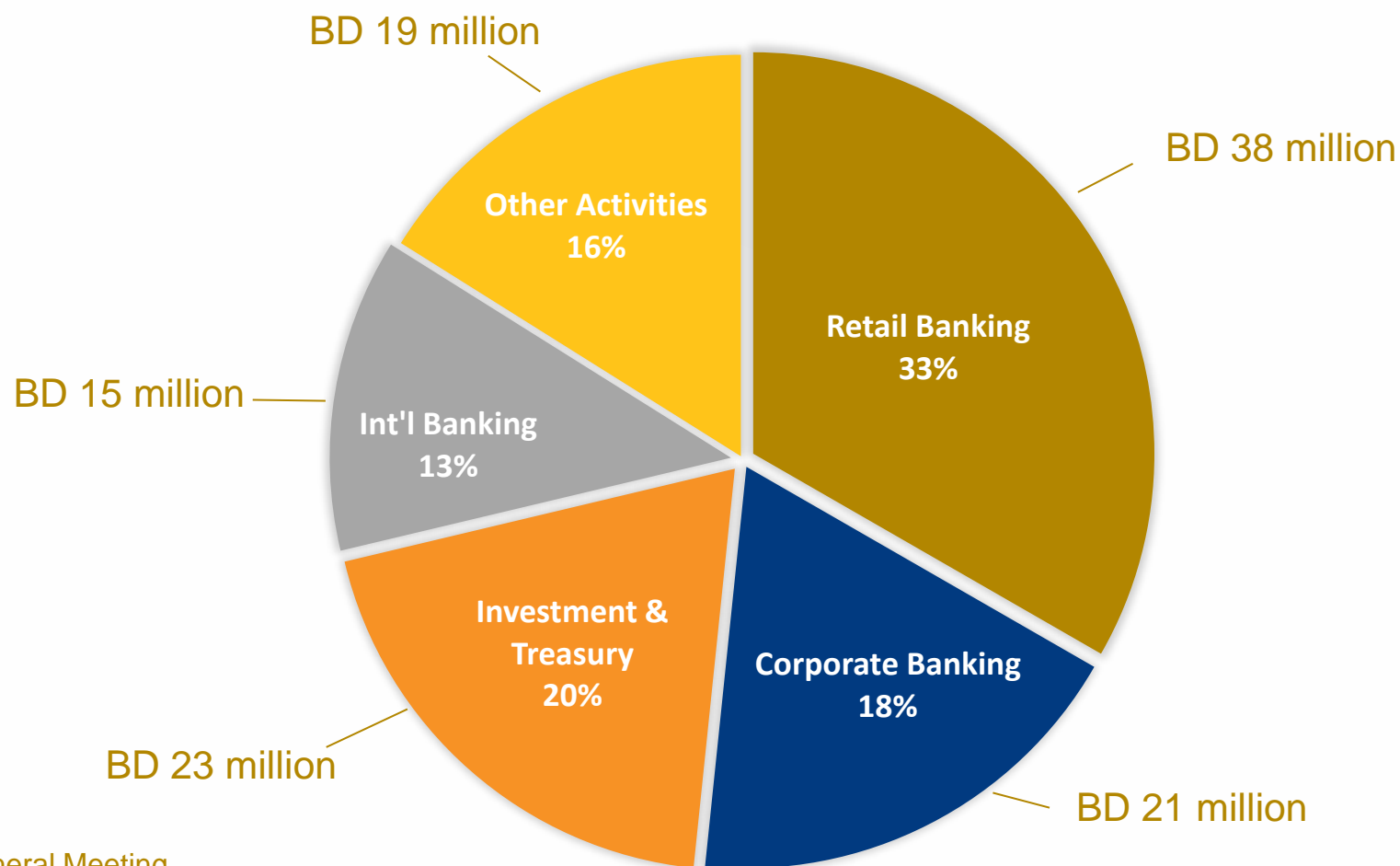
## Consolidated Liquidity Coverage Ratio (LCR%) & Consolidated Net Stable Funding Ratio (NSFR%)





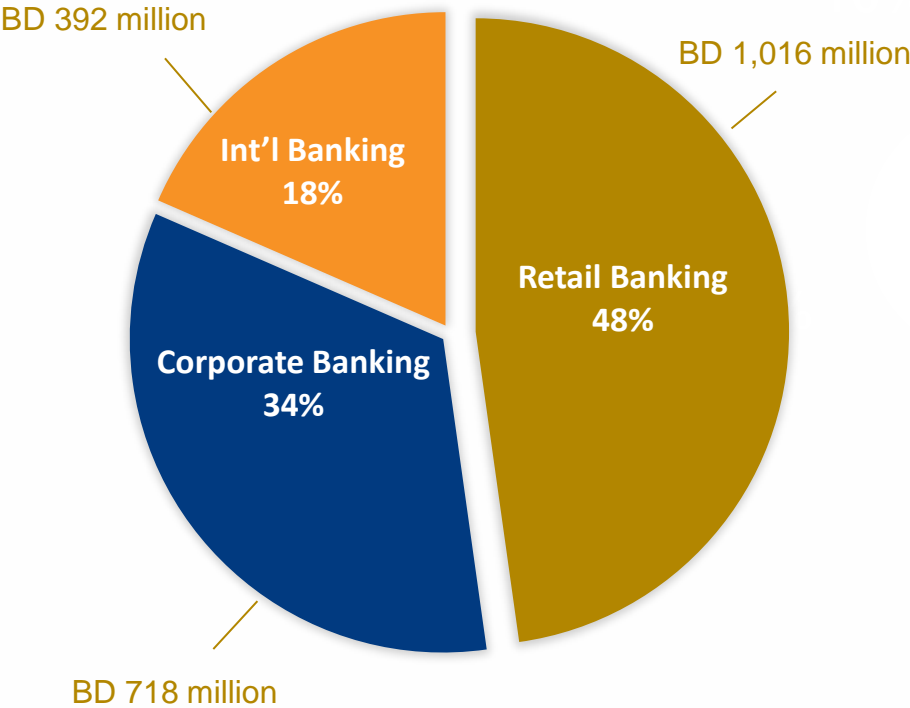
# Operational Segments

**Total Operating Income BD 116 million**

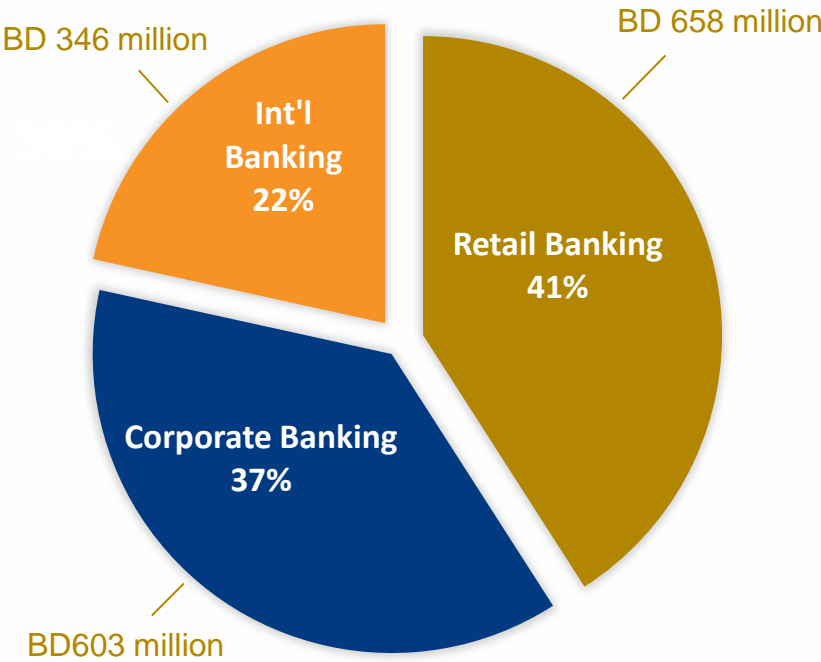


# Operational Segments

Customer Deposits BD 2,126 million



Net Loans & Advances BD 1,607 million



# Corporate and Strategic Achievements



# Corporate and Strategic Achievements

**The Bank was able to successfully launch a number of initiatives, including:**

- By end of 2021, **BBKPLUS** digital branches reached four.
- The “**BBKPLUS**” application, first introduced in July 2020 for the onboarding of individual clients and the opening of 4 types of savings accounts, allows for assets onboarding as related to consumer loans starting July 2021.
- Launching a unified mobile application which provides a new, improved and unified digital banking experience.
- The launch of Apple, Fitbit and Garmin Pay services.
- The launch of the Bank’s sustainability framework (ESG).

# Awards and Certifications



# Award and Certifications

## Awards & Certifications Granted:

- Best Corporate Banking COVID-19 Response Initiative.
- Best Retail Bank.
- Most Customer-Centric Retail Bank.
- IBS Intelligence: Best Transaction Banking Implementation; Best Adoption of Tools & Governance.
- JP Morgan Chase Bank Straight-Through Processing (STP).





# Our People



# Our People – The core of our success

## Continued focus on developing our number one asset, “our people”:

- Investment in training continued, with programs such as:
  - Leadership Development Programs.
  - BBK e-learning specialised studies ranging from credit and investment to master’s degrees.
- Led by 95% Bahrainis; one of the highest Bahrainisation percentages in private sector.
- Women empowerment initiatives remain a top priority - with 40.4% women ratio.
- Ongoing support to higher-risk employees with full remote working access in line with the Bank’s protective measures against the pandemic

# Sustainability and Corporate Social Responsibilities



## Sustainability and CSR

- Implementation of Sustainability and ESG management in 2021 by adopting the ESG framework which consists of four main pillars:
  - Good Corporate Governance.
  - Responsible and Responsive Employer.
  - Long-term positive customer relationships and experiences.
  - Social Responsibility Mindset.
- Aligning the Bank's ESG goals with Bahrain National Vision 2030 and the United Nations Sustainable Development Goals (SDGs).
- Ongoing community support with an appropriation of BHD 2.2 million in 2021 dedicated to environmental and societal investments.
- Special focus on 'Renewable Energy and Environment' with initiatives such as:
  - Solar panel prepackaged loans for customers.
  - Support 'Greener Bahrain' national campaign.
  - Adoption of energy saving solutions within the Bank's premises.



# Thank you

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